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ABSTRACT

A study examined the training needs of women working in moderate-sized enterprises owned by their husbands. Information collected from interviews with spouses of business owners in Belgium, Denmark, the Federal Republic of Germany, France, and Italy confirmed the original hypothesis that in the kind of enterprise studied it is the man who owns the business and the wife who assumes various duties without having the necessary training. In Belgium, Denmark, West Germany, and France special educational opportunities, consisting mainly of courses in administrative functions, were available for the co-working spouse. Although actual statistical data were not available, the consensus among the co-working spouses interviewed was that they do not avail themselves of existing educational opportunities to a satisfactory extent. Reasons cited for failure to participate in available educational programming included lack of time, distance to school or college, time and form of courses, price, course content, and attitudes toward education. The general picture concerning the role of the children in these enterprises was that they do not wish to follow in their parents' footsteps. (Appended to this report is a discussion of the treatment within the European community of the educational situation of co-working wives of business owners in rural communities.) (MN)

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# Equal opportunities and vocational training

# Qualifications and educational needs of co-working spouses of owners of small and medium-sized enterprises

## CEDEFOP

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for
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EQUAL OPPORTUNITIES AND VOCATIONAL TRAINING

## Qualifications and training needs of co-working spouses of owners in small and medium enterprises

Together with other national and community bodies, CEDEFOP has now focused its attention on small and medium enterprises. Recently, it dedicated one issue of its Vocational Training Bulletin to them. At present it is preparing a symposium during which the social partners will seek to determine the conditions for an improved contribution by vocational training to the development of these enterprises.

Within the framework of preparations for the symposium, Mr. K. Riis-Jørgensen was asked to undertake a study on the training needs of women working in moderately-sized enterprises. The results of this study conform the original hypothesis: in this kind of enterprise the "co-working spouse of the owner" is more often a woman than a man and it is usually women, rather than men, who assume various duties without having the necessary training.

The information collected and the needs identified by the author indicate the action to be taken to remedy the situation. At a time when increasing attention is again being centred on small and medium enterprises, CEDEFOP wishes to make this action known. In this way it hopes to contribute, in this sector too, to a better awareness of the problems of vocational training for women.



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# I. Introduction

## I. INTRODUCTION

The purpose of this paper is to examine the qualifications and educational needs of co-working spouses of owners of small and medium sized enterprises. The basic working assumption has been that a very high number of co-working spouses is taking care of many functions and activities in small and medium sized enterprises of the EEC-countries, but that the spouses do not possess a sufficient and relevant education, which qualifies them to carry out these activities.

Following a summary the paper is divided into two parts. The first part provides factual information concerning the following questions:

- To what degree do the spouses participate in the running of the enterprise?
- Which functions in particular are carried out by these spouses?
- What qualifications (previous work experience, complementary education etc.) do the spouses possess?
- What offers and opportunities for further education are available?
- To what extent do the spouses make use of the offers?

Furthermore, limited consideration has been given to the participation of children in the enterprises belonging to their parents, whether the sex is of any significance and whether they are likely to take over after their parents.

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The second part contains a discussion and some conclusions concerning the reasons for non-participation by the co-working spouses in existing training and educational opportunities, as well as a chapter on the importance of the spouses for the running of the enterprise. The conclusion contains a proposal for a complementary set of courses, with a view to giving the co-working spouses a relevant education.

It is not the intention of this paper to present a detailed study reflecting fully all aspects of the problem areas, but to provide the reader with a general picture of the situation.

This paper is based on the present situation in following five countries: Belgium, Denmark, The Federal Republic of Germany, France and Italy. In order to relate to specific and general EEC-conditions this paper also contains an annex on the initiatives launched by EEC institutions involved with this field.

The factual information is based on written material whenever this was available, which was not the case for all five countries. Evaluations of existing educational and training opportunities are based on information received from selected institutions and persons that organize the various courses. Furthermore, the situation of the co-working spouses was studied through interviews with leading representatives of this sector as well as through talks with organizations and authorities involved with the problems and activities of the small and medium sized enterprises.

The expression "spouse" is neutral and may designate both husband and wife. However, the co-working spouse is the wife in the majority of the cases in practical life, which is

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why the report often uses the feminine form when mentioning the co-working spouse. This is further legitimated by the fact that the organizations that exist to handle the interests of the co-working spouses often in their name have an indication that this organization is for women only, as for instance the Danish organization "Dansk Håndværks Kvinder" (Women of Danis Trades and Crafts) and the Belgian organization "Christelijke Beweging voor Vrouwen uit de Middengroepen".

The survey has been limited to the small and medium sized enterprises excluding agriculture, causing certain problems of definition. Neither within EEC-terminology nor in any of the five countries there is a legal definition of what constitutes a small or medium sized enterprise. Usually the small and medium sized enterprises are defined by the various countries on the basis of quantitative criteria such as the number of employees and the size of turnover. The delimitations are, however, different from one country to another. When this report uses the term small and medium sized enterprise the notion is far from being uniform for all the countries. A distinct group within the small and medium sized enterprises, is trades and crafts. In Belgium, The Federal Republic of Germany, France and Italy official definitions classify trades and crafts, this definition is however, not the same for all the countries. Trades and crafts may be subdivided into different groups; in Denmark for instance building and construction, retail trades, service trades, repair trades and manufacturing trades.

The situation described in the cases of Denmark, France and Italy is to a large extent based on the situation of the trades and crafts. In Denmark and France building and construction as well as retail and service trades have been selected as representative of the working situation of the co-working spouse.

The material available for Belgium and The Federal Republic of Germany is not concentrating on particular trades, but was collected from various organizations involved with small and medium sized enterprises. However, information on courses and interviews in Germany has been limited to the sector comprising trades and crafts.

All interviews took place in December 1981 and during the months of January and February 1982.

# II. Summary

## II. SUMMARY

The following main results appeared from the survey of the present situation in Belgium, Denmark, The Federal Republic of Germany, France and Italy:

The co-working spouses participate to a considerable extent in the running of the enterprise. Total working hours differ in the various trades. Particularly in the retail trade total working hours are long.

The functions of the spouses are numerous and typically comprise daily administrative work, answering the telephone and contact with customers. What actual functions which the spouse carries out depends on her level of education. Many co-working spouses prove to have no or insufficient qualifications seen in relation to the functions she could carry out in the enterprise. It seems possible to conclude that there is a connection between the profits of the enterprise and the relevant education of the wife. The profits increase with the number and complexity of the functions which the wife is capable of performing.

In the four countries Belgium, Denmark, Germany and France special educational offers are available for the co-working spouse. The offers mainly comprise courses in administrative functions. In some instances the co-working spouses have themselves formulated their educational needs, particularly in Belgium and France.

Actual information on the extent to which the co-working wives take advantage of the existing offers is not available. However, it is the opinion of the representatives of the co-working spouses that the latter do not to a satisfactory extent avail themselves of these offers.


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The general picture concerning the role of the children in this type of enterprise is that they do not wish to follow in their parents' footsteps.

The evaluation of the causes for not attending relevant courses shows the following obstacles for the co-working spouse: lack of time, distance to school or college, time and form of the course, price, the contents of the course and the attitude of the wives.

The following chapter stresses the importance of the spouse for the enterprise. In order to stimulate the discussion at the seminar, for which this paper has been prepared, an outline for complementary education with a view to giving the co-working spouse a relevant education is submitted.

# III. The present situation

## III. THE PRESENT SITUATION

In the following chapter answers to the questions put forward in the introduction will be given. As mentioned, comparisons between the individual countries are rendered somewhat difficult due to certain problems of definition.

### A. To what degree do the spouses participate in the running of the enterprise?

Available statistics of a more general character indicate that average working hours of the co-working spouse amount to 34 hours a week. But particularly in enterprises involving retail activities working hours are substantially longer.

**BELGIUM**

As far as Belgium is concerned no reports are available on the participation of the co-working wife in the running of the enterprise. During the interviews, representatives of the co-working wives stressed that the women all had a substantial work load, within the retail trades often 12 hours a day.

**DENMARK**

The Chamber of Danish Trades and Crafts made a survey in 1972 on the occupational situation of the co-working wives, which was based on 600 questionnaires. The survey showed that about one third of the co-working spouses worked more than 40 hours a week in the enterprise. For 25 p.c. working hours amounted to between 30 and 40 hours and another 25 p.c. between 20 and 30 hours. The remaining part of the spouses did not state the number of working hours in the enterprise or worked less than 20 hours.

The below table from the 1972 survey shows the working hours of the wives, distributed by trade:



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Table 1: Percentage of co-working spouses in relation to their working hours in the enterprise. Distribution by trade.

| Working hours | 0 to 19 hours | 20 to 29 hours | 30 to 39 hours | 40 + hours | Not available |
|---|---|---|---|---|---|
| Building and construction | 18 | 28 | 25 | 22 | 7 |
| Services | 0 | 30 | 10 | 50 | 10 |
| Retail | 0 | 0 | 22 | 78 | 0 |

As appears the most heavy work load lies within the services and retail trades. The main tendency in these two groups seem to be that the wife's working hours exceed those of a forty hour week.

A specific study of the conditions of the retail trades was made in the survey "Handværkssbageren ... også i fremtiden" (1980), which was based on information collected from 250 enterprises. The survey shows that the baker's wife has very long work hours. For 60 p.c. of the women total weekly work hours amounted to more than 50 hours and the average is 53 hours. The long work hours of the baker's wife is to a large extent due to the fact that in reality the husband is fully occupied with production, whereas the wife is responsible for the shop.

In 1982 a report of the co-working wife of trades and crafts has been published by Mette Mønsted, M.Sc. (soc.). The report i.a. comprises model interviews with wives from several trades. The mason's wife works about three hours a day and is occupied with book-keeping and ordinary office work. When the enterprise was larger work hours amounted to about 4 a day. The carpenter's wife works about 22 hours a week, of which four hours every morning and some evening work (typing of offers etc.). Within the service trades of building and construction,

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such as for instance gas fitters and plumbers as well as electricians, the wives all work about 45 hours averagely a week. As retail shops are often associated with the enterprise and the former are administered by the wife the shop-work contributes to increasing the work load. As far as the baker's wife is concerned the information corresponds to the survey from 1980, as she states that her work hours on a weekly basis amount to approximately 60. However, it is difficult to make an evaluation of the work hours as the wives seldom take into account the time used for answering the telephone, apart from the time actually spent at their desk.

In a survey on the trades and crafts from 1969 the work hours were related to the size of the enterprise. The result showed that work hours were longer in enterprises with up to nine employees. When the enterprise became larger the number of work hours for the wife diminished, probably because it was now possible to employ a clerk or a secretary.

**The Federal Republic of Germany**

A report drafted in 1980 by Institut für Mittelstandsforschung ("Die Bedeutung der mitarbeitenden weiblichen Familien-angehörigen für mittelständische Unternehmen") - hence the German report - points out the work load of the co-working spouse in a family enterprise. The results are based on questionnaires answered by 414 co-working spouses associated with The Chamber of Industry and Commerce of Bonn and The Chamber of Trades and Crafts of Cologne.

33 p.c. indicate that they work 20 hours a week or less in the enterprise, 33.5 p.c. between 20 and 40 hours and 24.5 p.c. between 40 and 60 hours. The average work hours were calculated to be 33.8 a week.

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**France**

Fédération Nationale des Associations de Conjoints de Travailleurs Indépendants de France (ACTIF) made a statistical analysis in 1978 on the co-working spouses in the sector of trades and crafts. According to the analysis average work hours of the spouse in certain retail and service trades amount to 10 a day. Other trades are not quite as overloaded as work hours is concerned, as the co-working spouse on an average will put in about 5 hours a day.

The analysis gives a more detailed picture of the situation for building and construction. In this trade 5 p.c. work 40 hours or more a week, 24 p.c. between 20 and 40 hours. Nearly half of the co-working spouses work 10 to 20 hours a week and 21 p.c. only two hours or less a month. However, it is pointed out that the work carried out only concerns actual office work and that "matters of secondary importance" such as answering the telephone and the delivery of goods ordered are not included.

Furthermore the French analysis has compared the age of the women and their participation in the running of the enterprise within the sector of building and construction:

Table 2: Responsible for administration.
Percentage of women interviewed.

| Age | Fully | Partially | Not at all |
|---|---|---|---|
| 60 or more | 15 | 61 | 23 |
| between 50 and 60 | 24 | 58 | 8 |
| between 40 and 50 | 36 | 58 | 6 |
| between 30 and 40 | 43 | 53 | 4 |
| 30 and below | 29 | 71 | 0 |

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The analysis concludes that the extent to which a spouse will participate in the running of the enterprise will be higher as her age falls, until a remarkable shift takes place around the age of thirty. Young spouses all take part in the running of the enterprise. But it is interesting to note that by far the majority, about 75 p.c., participate to a limited extent only.

This result might lead to the conclusion that the young and the future generation will participate in the running of the family enterprise, but concurrently continue their salaried work in order to pursue an independent activity in the labour market.

**Italy**

In Italy the spouse plays an important role in the running of the enterprise within trades and crafts. It is difficult to give an exact estimate of the time used in the enterprise. But according to information received from the Italian organization of Trades and Crafts "Confederazione Generale Italiana dell'Artigianato (CGIA)" it seems probable that she works all day in the enterprise on an equal footing with the other employees, which corresponds to eight hours a day five days a week.

B. Which functions in particular are carried out by the spouses?

The general picture in the five countries in question is that the activities of the co-working wives cover a wide span of the functions in the enterprise and usually comprises daily administrative work, answering the telephone and contact with customers. Normally the spouse will not participate in the production (according to the German survey only 4.6 p.c.).

The administrative work carried out by the spouses comprises the following main activities: Making out bills and invoices, cashbooks, accounts regarding salaries and wages, VAT, taxes etc., control with the days of absence of the employees due to illness and holidays, book-keeping and typing.

All these functions are not carried out by all co-working spouses. The functions of the wife will depend on her level of education and qualifications. Women with relevant practical training will, relatively speaking, take upon them more of the book-keeping and thereby contribute to limiting the use of experts from outside. Wives with a lower level of qualification on the other hand have to call in outside experts for much of the book-keeping and accounting.

The functions carried out by the spouse in each trade are more or less similar, but the number of functions will normally vary. In enterprises where a retail shop is associated the latter becomes the principal task of the wife. None of the surveys used for this paper permit the establishment of the percentage of shop-keeping and the administrative work respectively, except from the baker's trade in Denmark. Out of her average weekly work hours 45 are used in the shop, whereas the remaining part is distributed with 5 hours of administrative work and 3 hours in the production ("Håndværksbageren ...", 1980).

In the survey carried out by the Chamber of Danish Trades and Crafts on the occupational situation of the co-working spouses (1972) the functions carried out by the wife are seen in relation to the profits of the enterprise. The conclusion was that the wife covers a larger and more demanding number of functions in enterprises with large profits than in enterprises with small profits. This might indicate that the educational level of the wife is important for the net result of the enterprises, since the qualitative work of the wife depends on her knowledge and educational background as pointed out above.

C. What qualifications (previous work experience, complementary education, etc.) do the spouses possess?

During the interviews with representatives of the co-working spouses it was stressed that the educational level of the spouses was generally rather low. Often they were originally unskilled workers or had no education which was directly or even partially relevant for their work in the enterprise.

In the case of Denmark and Germany surveys are available on the educational level of the spouses.

**Denmark**

The survey of The Chamber of Danish Trades and Crafts on the occupational situation of the spouses (1972) showed that 23 p.c. had attended primary school for seven years only. 10 p.c. had left school after eight or nine years or after having passed the school leaving exams after ten years. 33 p.c. had taken clerical training. 11 p.c. had another education which was relevant for the enterprise. The remaining 23 p.c. had taken further education, after leaving school, which was not relevant for the enterprise. The conclusion is then that less than half of the wives interviewed (44 p.c.) had a formal education, which was useful for their functions in the daily running of the enterprise.

However, some of the skills required may be obtained through attending short-term courses (book-keeping, typing, etc.) and these courses are often set up by the trade organizations. The 1972 survey showed that the skills acquired within each trade - generally speaking - are similar. But complementary education such as book-keeping and typing courses are more often attended by wives from enterprises of building and construction than from the enterprises of the retail and service trades, a fact which must be attributed to the difference of functions carried out by the wives within the respective trades.

The model interviews with co-working spouses in the Mønsted-report also take up the question of their education and qualifications. Among eight wives from different trades, only one had an education as a book-keeper as well as practical work experience as such. Two had had clerical training, but one only had worked as clerk and with accounts to a limited extent only. The ramaining five had training or education of no relevance for the enterprise. Six of the wives had taken further educational courses in order to be able to take care of the administrative work of the enterprise.

The 1972 survey relates the education of the wife to the profits of the enterprise. The comparison showed a tendency to larger profits proportional to the relevance of the wife's educational background for the enterprise. This should support the assumption under III B that the wife's education seems to influence the net result of the enterprise.

**The Federal Republic of Germany**

The German survey, mentioned above, looks at the schooling and education and the relation between the educational level and the work carried out by the wife in the enterprise.

Primary and seocndary schooling

Out of 414 interviewed 248 (59.9 p.c.) had only taken primary school, 73 (17.6 p.c.) secondary school and 63 (15.2 p.c.) commercial school. Finally 27 (6.5 p.c.) had taken A-levels.

Education

212 had been apprentices, but did not state in which trade. 10 (2.3 p.c.) had passed the "Meisterprüfung", 6 had finished "Fachhochschule" and 11 (2.5 p.c.) "Hochschule". 180 stated that they had attended vocational training without finishing.*)

*) The questionnaire contained two spaces: Vocational training not completed and other. The author states in the survey that other may be counted as vocational training not completed, which is why the two have been put together.

Vocational training not completed comprises also special courses such as stenography, typing and language courses, where a diploma stating attendance is awarded, but where this diploma is not recognized as a formal and official education. The number of answers are 440, which indicates that some of the 414 interviewed have attended more than one course.

The relation between the education and the functions carried out by the co-working wife in the enterprise

The survey showed that nearly 70 p.c. of the co-working wives only possessed a wanting or partially wanting educational background for carrying out their actual functions in the running of the enterprise as appears from Table 3.

If the answers are distributed according to category of education the pattern shown in Table 4 will appear.

"Meisterprüfung" seems to be the type of education which to the largest extent meets the requirements of the co-working spouses, if they are to carry out their functions on a qualified scale. On the other hand it is interesting to note that the education from Fachhochschule or Hochschule does not seem to give a sufficient educational background. However, it should not be forgotten that the fields of study are not indicated.

Table 3: Congruence between education and present occupation

| | Absolute fig. | Percentage |
|---|---|---|
| complete | 115 | 27.8 |
| partial | 137 | 33.1 |
| none | 149 | 36.0 |
| no answer | 13 | 3.1 |

Table 4: Distribution by category of education
Percentage

| Vocational training | Complete | Partial | None |
|---|---|---|---|
| Apprentice | 31.1 | 34.9 | 33.5 |
| Meisterprüfung | 70.0 | 10.0 | 20.0 |
| Fachhochschulstudium | 16.7 | 33.3 | 50.0 |
| Hochschulstudium | 27.3 | 36.4 | 36.4 |

The two surveys mentioned above seem to support the working assumption that many of the co-working spouses do not possess an education of sufficient relevance.

D. What offers and opportunities are available for further education?

In the four countries Belgium, Denmark, Germany and France special educational offers are available for the co-working spouses. The offers mainly comprise courses in administrative functions. In some instances the co-working spouses have themselves formulated their educational needs, particularly in Belgium and France.

**Belgium**

In Belgium the trades and crafts as well as the small and medium sized enterprises have access to a well-defined system of further educational offers. The courses are arranged by decentralized, regional educational centres (The Centres for Permanent Training of the Middle Classes). However, the courses aiming at the needs of the co-working spouses do not follow a similarly firm pattern.

The Kortrijk educational centre previously arranged a weekly accounts course at a price of BF 2.800. However, the interest for this course proved to be rather low, probably because it was scheduled in the afternoons. But the course has not been repeated as an evening course. According to the director of the centre the wife prefers to go with her husband to participate in joint evening courses.

On the other hand the centre in Hasselt has successfully arranged a theoretical, basic course in management of small and medium sized enterprises. The course was set up on the initiative of the women themselves. It is an experiment and the contents are continually revised. It runs over a period of two years one evening a week and the price is only BF 1.600 a year due to public subsidies.

The following questions and subjects are treated during the course: purchasing policies and storage control, organization of administrative functions, staff management, marketing and advertisement, sales policies, relevant rules and regulations, financing and economic control, book-keeping as a means to control, tax accounts.

The course stresses practical examples and the use of theory in the daily work in the enterprise. The first year concentrates on a more general introduction to the problems. During the second year, when the group has become well acquainted the course is based on discussions of the problems encountered by the participants in their daily work.

The participants receive an officially recognized diploma. This diploma is general and for instance it does not state the subjects and the contents of the course. The centre has considered issuing a more detailed diploma in order to increase its use in the labour market.

The Flemish Women's Organization "Christelijke Beweging voor Vrouwen uit de Middengroepen" (CMBV), which represents the women leaders and co-working spouses in the small and medium sized enterprises is very active in order to inform the co-working spouses of their educational needs. CMBV does not find it the task of their organization to arrange their own courses.

In order to heighten the level of self-esteem of the women the regional divisions of CMBV arrange evenings with a general theme (e.g. Future prospects of the SME and Successful sales). The number of participants is between 30 and 50. This is an opportunity to get into contact with the women and the debate as well as the more social get-together part of the evenings contribute to drawing their attention to their own working situation and making them interested in further education.

One of the representatives of the CMBV stated that the educational centres are not always interested in, nor recognize the special educational needs of the co-working spouses, who consequently have to take up the task on their own and formulate their wishes as it has been the case in Hasselt.

**Denmark**

In Denmark a range of educational courses is available for co-working spouses. They are either arranged by the trade organizations, Dansk Håndværks Kvinder (the special organization for co-working spouses in the artisanat) or the technological institutes, either in co-operation with each other or an an individual basis.

The length and scheduling of the courses vary a great deal, a fact also reflected by the fees. Several trade organizations support the courses financially and some courses receive public subsidies.

In order to illustrate some of the offers available two courses will be treated in detail below: a basic and a more advanced course respectively:

Example of a basic course arranged as a residential course of a total duration of six days divided into two sessions

The course is arranged by a trade organization in co-operation with a technological institute. Fees are reduced to DKR 500,- thanks to financial support from the trade organization in question. Add to this amount board and lodging of about DKR 1.500.

The course is trade-oriented and aims at the daily leader of the office as regards the registration systems of the enterprise as well as the accounts, which should form the basis of reasonable control when invoicing and calculating

profits on hours worked and materials. Through discussions and work in groups the following questions are treated: basic vouchers, balance of accounts, yearly accounts, analysis of working accounts, budgetting and calculation and the use of order sheets and statistics.

The course may be followed up by experts visits to the enterprise in which the participant is working. However, a special fee is charged for this service.

Advanced course in accounts and economy - total 36 hours with three hours two mornings a week

This course is arranged by a technological institute. The fee is DKR 2.450 including materials and books. The participants pay the entire fee, as there are no possibilities of subsidies.

It is the aim of the course to make it possible for the participants to run both the economic and the financial functions of the enterprise. The following subjects are taught: legal rules and regulations pertaining to book-keeping, analysis of accounts, financing interpretation of statements of accounts, levelling of profits, calculation, budgetting, debtor control and marketing. The subjects are general and not trade oriented, and co-working wives from all trades, who are familiar with the fundamental rules of book-keeping, will benefit.

In the bakers' trade the co-working spouses have formed an association, the principal goal of which is to improve the level of education of the bakers' wives through courses, meetings and lectures. The association has arranged special courses in management, which have proved very useful for the participants in their daily work. The association has unsuccessfully tried to arrange an accounts and book-keeping course. One of the members of the board suggested that instructors' courses should be arranged in order to make the baker's wife more suited to inform both the staff and the customers on a more qualified level of the selection of the shop.

**The Federal Republic of Germany**

In Germany there is no national organization representing the co-working spouses in particular. Courses for these women are typically arranged by the various chambers of trades and crafts. Whether courses are arranged specifically for these women depends on local initiatives. The Chamber of Trades and Crafts of Koblenz is an example of course activities on the regional level.

In Koblenz special courses have been arranged for co-working wives in the fields of accounts and book-keeping. The course is divided into two steps: a basic course covering the most fundamental rules of book-keeping and accounts and a more advanced course stressing the subject of analysis of accounts. Every course, which is not trade oriented, comprises 60 lessons with three lessons two nights a week. The fee for the basic course is DM 250,--, but DM 300,-- for the advanced course.

Furthermore seminars are arranged within the three following subject-matters: labour and social law, data-processing and tax questions. These seminars are not arranged to the benefit of the co-working wives only. According to The Chamber of Trades and Crafts the female participants amount to one third, but in the case of data-processing only one fourth.

The Chamber of Trades and Crafts undertakes great efforts to advertise its course activities in the local press, television and in its own publications as well as through selective mailing of information material to potentially interested enterprises. The participants indicate that they had come to know of the course through the papers.

As mentioned under III C Meisterprüfung has proved to be the type of education, which to the greatest extent meets the needs of the wives and permits them to work in the enterprise on a qualified scale. In this connection the exam in management, which makes up part of the Meisterprüfung, is probably the most relevant: According to "Verordnung über gemeinsame Anforderungen in der Meisterprüfung im Handwerk vom 12. Dezember 1972", art. 4, the exam in management comprises the following subjects: 1) accounts, including book-keeping, calculation, analysis of accounts etc. 2) business economics such as general questions on the establishment of enterprises, financing, the organization of work, measures promoting business, buying, sales policies, etc. 3) law, including mercantile law, labour law, insurance law, social law and tax law.

**France**

The majority of courses arranged for co-working wives in France is arranged by Les Chambres des Métiers. To illustrate this activity I have chosen to mention some of the courses arranged by La Chambre des Métiers de Haute-Garonne (Toulouse).

It is characteristic of the educational offers from Haute-Garonne that they comprise subjects covering both the administrative and technical aspects of the enterprise. The courses are trade oriented - a prerequisite for including technical aspects.

The women employed in two trades (plumbers/fitters and dental laboratories) have studied their own educational needs and set up a plan of relevant subjects.

Plumbers/fitters

It is the aim of the course to introduce the women to the different types of materials and their uses, which should permit them to make calculations and invoicing, to inform them of tender regulations and the technical standards and give them an understanding of a technical description, so that they can assist in calculating offers and tenders. Other subjects are contact with customers, storage control, relevant rules and regulation of social and labour law and general understanding of accounts.

The women, who had taken the initiative to this course, felt that they would now be able to relieve the husband of part of his work load and at the same time give them a higher degree of personal satisfaction. They had no wish of replacing their husband, but only wanted to help in the best possible way developing or preserving the family enterprise.

Dental laboratories

The association of women of this trade wanted courses on the following subjects: management, book-keeping, secretarial work, contact with customers, legal questions, such as labour law and collective bargaining, technology and technical questions. Courses treating the first three subjects could be arranged on a joint basis for all trades, it was felt by this association.

A broad education of this type would secure fruitful co-operation between man and wife and at the same time permit the wife to carry on the activities of the enterprise in case of death or illness.

According to the wishes of the wives courses have now been established in these two trades.

Furthermore courses are arranged for co-working spouses in the bakers' trade. The courses treat the various aspects of production, sales etc. i.a. decoration of shops and windows, as well as secretarial work, such as book-keeping, invoicing and typing.

La Chambre des Métiers receives public subsidies for the courses so that the participants do not have to pay the entire fee. Normal length of course: 20 hours.

**Italy**

According to the Italian organization of trades and crafts courses aiming particularly at the co-working spouse are not arranged. Courses on management and technical questions are arranged by the chambers of commerce, industry and trades and crafts respectively. The courses centre on subjects such as: social question, relations to the staff incl. unions, and sometimes the financial aspect of management. The courses are open to both sexes. Now and then they are attended by women and the number is growing. However, women attending courses remain a phenomenon, which by no means is widespread.

E. To what extent do spouses make use of these offers?

There seems to be no information available on the proportion of the total amount of co-working wives who actually make use of the existing educational offers. Attendance at the courses offered has been high so far, according to the organizers of courses. But in the present crisis where it is extremely important for the women to educate themselves in order to survive financially, it is, however, more difficult to muster the psychological as well as the financial surplus to participate in further education.

During the interview with the chairman of the French organization ACTIF, the chairman expressed the opinion that women do not avail themselves of the courses offered to any great extent.

During the collation of material in Belgium, Germany, and Italy, interviewees have repeatedly stressed the fact that co-working wives do not in sufficient numbers take part in the existing educational offers. The courses only reach a fraction of the women concerned. One of the Belgian representatives stated that she had been the only woman participant in a course in managing the running of small and medium sized enterprises. Italy perhaps shows the least attendance. The Italian organization CGIA has co-operated with e.g. the European Social Fund to arrange management courses for trade enterprises in South Italy. Owing to the more conventional attitude of South Italian women, their participation was extremely modest according to the CGIA.

There will probably always be exceptions such as the Belgian experiences from Hasselt. As mentioned, the course in question was established at the women's own request. Many women contact the centre to be signed up for the course. The participants make great efforts to turn up for every class. A very pragmatic solution to the problem of child-minding has been found, as courses take place on the evening when there is football on the television - the husband's evening at home.

In the Danish Mønsted report, the model interviews with women in trades and crafts give information as to the exploitation of educational offers. The majority of those interviewed (six out of eight) have participated in supplementary accounting courses. As a reason for not having participated in further education, one indicates lack of time, the other lack of need as she had obtained the necessary knowledge by home studies and via the accountant of the enterprise.

It has not been possible to find a difference between the attitudes of newly started and more established co-working wives to participation in supplementary education. For a new enterprise the administrative requirements are today so comprehensive that it is difficult to master the subject all on one's own. That might indicate that these spouses participate more in further education. The more experienced ones who have had an enterprise for e.g. 15 years, have so to speak "grown up" with the increased legislative requirements and have thus learned the skills as they have proved necessary.

The interviewed women further see complementary education as a means of obtaining social contacts with other women with similar working conditions. Their isolated working situation gives them a great need to get away from their homes and absorb new impulses in meetings and discussions with other women.

F. To what extent do children participate in their parents' enterprise?

To what extent is the sex of the children of importance?

To what extent do children carry on the enterprises upon retirement of their parent(s)?

Children's involvement in their parents' enterprise does not sem to have been examined to any great extent.

The previously mentioned German survey examines the participation of family members in the running of the enterprise. In the 414 enterprises where the wife takes part in the running, 7.7 p.c. of daughters are also employed in the enterprise. The sons participate in about twice as many cases (16.4 p.c.).

According to information from the Italian organization CGIA a survey is available on the attitude of Italian parents to the question of their sons carrying on the trade activity; the present situation is also indicated: 33 p.c. of craftsmen in Northern Italy think that their sons are able to carry on the enterprise. The figure for Southern Italy is only 10 p.c. - The actual situation does not quite correspond to these figures. 14 p.c. of the owners of a trade and craft enterprise in Northern Italy are sons of craftsmen. The figures for Middle and Southern Italy are 34 p.c. and 21 p.c. respectively.

The general picture which appears from the interviews made shows that children do not follow in their parents' footsteps. (Thus, the chairman of the French organization thought that almost 90 p.c. of the children do not participate in the enterprise.) The children do not wish to take on the same work load with prospects of bad pay, poor social benefits and limited leisure time. Often parents discourage their children from entering the same trade, especially in the

present economic situation. In trades with good prospects for the future, the parental ambitions on behalf of the children are likely to be different.

It may still be extremely rare for daughters to take over their parents' enterprise. The customers are hardly prepared to have the job performed by a woman. The male colleagues will probably not be very willing to accept a female colleague. The attitude will, however, depend on the individual trade. To this must be added the attitude of the parents: whether they sufficiently support and encourage the daughter to take on such a job. If the mother is involved and interested in the enterprise, her attitude will typically communicate itself to the daughter.



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# IV. The reasons for non-participation by the co-working spouses in existing training opportunities

## IV. THE REASONS FOR NON-PARTICIPATION BY THE CO-WORKING SPOUSES IN EXISTING TRAINING OPPORTUNITIES

On the basis of the interviews with representatives of the co-working wives the following reasons were emphasized as being responsible for these wives not trying to any great extent to obtain a relevant education:

### Lack of time

One of the greatest obstacles is without doubt the impossibility of taking time off from the work of the enterprise for the purpose of further education. This problem was repeatedly stressed during interviews with representatives for the co-working wives regardless of nationality. That lack of time is a substantial barrier is obvious when considering the women's working hours in the enterprise. To this must be added the family obligations for which, in the great majority of cases in this class, the wife has the main responsibility. For the Italian women family obligations are of particular importance and indicated as one of the reasons for not participating in educational activities. The chairman of ACTIF added that the individual enterprise has no financial basis for employing temporary assistance.

The solution to this problem would be the introduction of a scheme for temporary assistance which will make it practically and financially possible for the spouse to leave the enterprise without harming it. Such a scheme would only solve the co-working wife's problem vis-à-vis the enterprise. She also has family obligations which may be difficult to combine with educational activities. Whether these practical obstacles can be overcome depends on the attitude of each member of the family. (It must be added that a scheme for temporary assistance for rural women has been proposed by the European Parliament, cf. the annex.)

Distance to the school or college

Those interviewed in Denmark and Belgium did not stress distance as an obstacle of any importance as most courses are held locally. One of the women interviewed, however, indicated that distance was a bar. On the other hand, distance to the college seemed to be one of the frequent complaints from the French co-working wives. Thus, distance is probably of some importance. The difference of opinion in Denmark/Belgium and France is no doubt due to the fact that distances in the former countries are quite moderate owing to the size of the countries and the decentralized location of the courses.

Time and form of the course

The time and form of the course are also of importance for attendance. Some of those interviewed emphasized the fact that they could not take part in all-day arrangements, but were only able to be away from the enterprise half the day. The Belgian women did not even consider it possible to be away from the enterprise at any time during the day. In Belgium - and in Germany - all courses are consequently held in the evening.

Representatives from Dansk Håndværks Kvinder strongly advocated the arrangement of residential courses. Such an arrangement means that the subject-matter is presented in a very concentrated manner to the participants and they get away from the daily routine. At the same time, opportunities for discussion with people in an equal position are increased. The problem of distance can also be solved by this form of course. As mentioned in III. D. residential courses are held in Denmark.

When considering which form the course should have, it must be remembered that residential courses naturally raise the question of schemes for temporary assistance and are rendered difficult by the family obligations of the wife. Evening courses may make the learning effort too desultory and unconcentrated. Further, distance may matter. A journey of

perhaps 60 kilometres in all for three hours of class will probably keep some from participating. In all circumstances, the learning effort should be as concentrated as possible. That is easiest to achieve at all-day courses or residential courses.

Price of the course

As to this question, there are divergent opinions among the interviewed representatives of spouses.

Members of Dansk Håndværks Kvinder stressed the great influence of the price on attendance. Experience showed that the intake of students increased when the price of the course could be lowered.

The chairman of ACTIF also stressed the influence of the course fees an attendance. She proposed public subsidies along the lines of the financial means which are placed at the disposal of unions.

Others, e.g. a co-working wife from Koblenz, considered the price to be of minor importance as long as the instruction was qualified and applicable. Money and time for educational activities were seen as an investment equal to other investments in the enterprise. The Belgians saw the price as being of some importance, but not decisive. When a spouse really had acknowledged her own need for further education and felt motivated, she was willing to set aside the necessary money.

The general impression of the organizers of courses was that the financial aspect does not play a decisive part. The fairly expensive Danish course (DKR 2,450) is supposed to have good attendance, and people sign up on the recommendation of previous students. Participants find the price high, but recognize the necessity for augmenting their knowledge about management.

Contents of courses

Evaluations made at the courses held have been satisfactory according to the lecturers.

However, some of the women interviewed stated as one of the reasons for not availing themselves of the educational offers that the contents were too general and elementary and lacked connection to practical life.

There seems to be no doubt that the better the courses fulfill the women's needs and wishes, the higher the attendance. At Hasselt (Belgium) attendance is this high as a result of the influence which the co-working women have had on determining the contents and form of the course. Other have declared that as long as the instruction is qualified and applicable, they are ready to invest the necessary time and money.

Attitudes of the husbands

The main impression is that the attitudes of the husbands do not prevent the wives from supplementing their education. On the contrary, many wives stress the extremely positive attitude of the husbands and the fact that many encourage their wives to participate in further education. The younger men probably show more understanding, but the older generation has been convinced of the utility of further education by an evaluation of the wife's achievements in the enterprise after having attended a course. There will probably be certain culturally conditioned differences in the attitudes of the husbands within the five countries.

Attitudes of the wife herself

It is difficult to evaluate the perception of the average co-working wife of her own efforts and educational needs. But the experience of the spouses' organizations encourages them to advocate a campaign of awareness aimed at the co-

working spouses. Thus, the chairman of ACTIF thinks that wives do not realize the importance of having good and relevant educational qualifications. She proposes information campaigns which will make the co-working wives aware of their professional part and economic importance for the individual enterprise.

The Belgian organization CMBV shares this attitude. In that organization information work has first priority. The very purpose of the seminars mentioned in III. D. held by CMBV is to make the women aware of their own situation. To make it easier for women to get new ideas across to their spouses, CMBV is not a stranger to the thought of letting the husbanda participate in the above seminars. Now and then a wife will take her husband along to these CMBV arrangements, but it is still a rare sight.

The Italian organization CGIA also advocates making co-working wives aware of the advantages of improving their qualifications via the media and information letters from the professional organizations. Often Italian women do not participate in further education as they consider their qualifications adequate for the needs of the enterprise. CGIA also mentions the idea of arranging meetings for both spouses, where it would be possible to illustrate the functions and the importance of the two persons for the enterprise, and thus to develop an understanding also among the husbands for the necessity of educating the wives. The other organization in Italy, Confederazione Nazionale dell'Artigianato also thinks that information is the only way to encourage women to avail themselves of the educational opportunities. The organization proposes that the EEC should organize an information campaign in the mass media. (EEC institutions have also discussed co-working wives' frequent lack of awareness of their own importance for the enterprise, cf. the annex.)

The above factors must of course be seen as a whole. Much, however, seems to indicate that two factors are particular barriers to a further use of existing educational offers: On one side, lack of time, and on the other, the co-working wife's lack of understanding of her own importance for the healthy running of the enterprise. In the present economic situation, the price of the course is certainly also of importance in many cases. If these three problems could be solved, the distance to the school or college would naturally become less important as would the time of the course. This conclusion obviously presupposes that the courses offered meet the actual educational needs of co-working wives.

# V. The importance of the spouses for the enterprise

## V. THE IMPORTANCE OF THE SPOUSE FOR THE ENTERPRISE

It appears from the interviews that the wife's active participation in the running of the enterprise places it in a better position:

An accountant thus stated about his clients that the firms in which the spouse is responsible for the accounts, have the highest profits.

An important condition for this is presumably the consistent division of labour between the spouses. The husband concentrates his efforts on production and sales, while the wife relieves him and reduces costs by attending to administrative functions herself. Insight in the accounts further has the effect that both spouses know the financial position of the firm and can adapt their private consumption to it.

The attitude of banks to the enterprise also generally appears more positive when the wife takes care of the accounts. In this connection mention may be made of the fact that French figures reveal that in 60 p.c. of the enterprises which failed in the building sector, the wife did not take part in the running of the enterprise.

As already emphasized in III. B. and C., many things indicate a connection between profits of the enterprise and the extent of the relevant education of the wife. The profits increase with the number and complexity of the functions which she is capable of performing. This link underlines the importance of ensuring that the wives get the necessary education which will enable them to occupy a qualified and responsible position in the enterprise. Experience from the courses in Hasselt supports this point of view. After participating in the

courses the co-working wives think in a different way and are more focused on the running of the enterprise and on how they can contribute to strengthening it. The organizers of the course are convinced that it is necessary for the enterprise and a condition for its further existence that courses of further education are held.

As the owner of an enterprise has put it: "If the master's wife is not a trained accountant and a professor of taw law, it is almost impossible to run an enterprise today." His wife is a chartered accountant, and he gives her a large part of the credit for the fact that their firm is a sound enterprise.

# VI. Outline for an education aimed at giving the co-working spouse relevant skills

## VI. OUTLINE FOR AN EDUCATION AIMED AT GIVING THE CO-WORKING SPOUSE RELEVANT SKILLS

The evaluation of a person's performance can be measured by the recognition given to it first of all in the form of pay, but also by the attitudes of colleagues and superiors.

The performance of a co-working wife is typically not recognized on equal terms with other jobs of similar extent and contents. The pay is often poor. In some countries it is even restricted by law, as certain upper limits have been laid down for the part of the profits of the enterprise which can be carried over as the income of the wife. This amount is independent of the wife's actual performance. In the social field, the exceptional position of the co-working wife also shows the lack of recognition by the politicians. Society in general,however, finds it difficult as well to evaluate the extent of the work performed. The co-working wives are considered as housewives without a job.

The lack of recognition by politicians and other people of course influences the wife's perception of her own performance and thus her understanding for and interest in educating herself. Thus the ring is closed, as it is precisely the - low - level of the formal education of these women which may explain the present attitude to the co-working wife.

Below is a proposal for a way to change this situation. The proposal uses as its point of departure the views which appeared in the interviews and which are reproduced in the descriptive part and in chapter IV. of this paper.

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Outline for an education

The aim of the courses would be to enable the spouse to occupy a responsible and qualified position in the enterprise to the benefit of the joint enterprise as well as her own joy of work, and to make it possible for her to carry on the enterprise.

To achieve this aim the education must contain both a theoretical and a practical/technical part. The detailed contents of the education should be arranged in close co-operation with the organizations of the co-working wives so that the education really corresponds to their needs. The instruction should be given within the framework of the trade organizations. The education should finish by an exam.

Such a basic education could be followed up with offers of further education.

An education along these lines should make it possible for the co-working wife to find an educational offer which corresponds to her immediate need and level, and which satisfies her needs for social contact with women in a similar position.

To enable her to participate in the courses, the present obstacles must be removed or reduced:

Price

Courses must be offered at a moderate price, which requires grants from one part or another. The State could finance the education according to the rules applying to the vocational educations. In Denmark e.g., the State pays 85 p.c. of the cost of running courses for semi-skilled workers. The remaining 15 p.c. has to be covered through contributions from local groups and the labour market organizations.

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At EEC level it might be possible to consider financing via the European Social Fund which already today gives a priority position to women in the labour force.

Further, the Commission could elaborate a proposal for a directive concerning improvement of the professional qualifications of managers and family employees in family enterprises on the lines of directive 72/161 concerning the agricultural population, mentioned in the annex. The individual member states would thus be confronted with the educational needs of this sector. Were such a directive adopted, member states would be called upon to establish centres of education and courses and to award allowances to students.

**Time and form of course**

The learning effort should be as concentrated as possible, which could be achieved either at residential courses or all-day courses, first priority being given to residential courses for the reasons emphasized on page 40. Such a form of course raises the question of transport and boarding expenses. In France, an allowance is granted to rural women for transport expenses. A similar arrangement could be considered in this case.

**Scheme for temporary assistance**

As concluded in chapter IV., one of the hardest obstacles is the lack of possibilities to take time off from the enterprise. Participation in education especially at residential courses, would be facilitated by the introduction of a scheme for temporary assistance. Denmark has just introduced a scheme of subsidies for temporary assistance for farmers or their co-working wives when they participate in courses for further education.

At EEC level, a proposal could be made for a directive concerning the financing of a scheme for temporary assistance

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for all family enterprises with a view to making it possible for the co-working wife to obtain an education - an extension of the proposal concerning wives of farmers in the report of the European Parliament on the position of women in the EEC, cf. annex.

**Information campaign**

The individual trade organizations should arrange information campaigns which make the co-working spouses aware of their professional part and financial importance for the individual enterprise. The organizations should further be encouraged to give the necessary support for the establishment of educational offers.

The implementation of these proposals would enable more wives to obtain a relevant education. However, much speaks in favour of going one step further and increasing the incentive to obtain further education by making the successful conclusion of such an education a condition for being recognized as a valid unit of labour in the enterprise. A compulsory education will further support the demand for full legal equality for co-working wives vis-à-vis the political decision-makers, as their rejection of the demand could no longer be justified by formal considerations as to lack of education. Average working hours for co-working women do not justify a negative exceptional position either. When recognition of the co-working wife is linked with compulsory education, the concept of "the co-working wife" will no longer belong to the unskilled labour force. If the enterprise goes down or if the marriage is dissolved, the wife will have a better position in the labour market. Society will thus also be able to change its opinion of the co-working wife.

Implementation of the proposals outlined above requires allocation of substantial means. From a macro-economic point of view, however, it is very advisable to appropriate means and resources for education and information of co-working spouses.

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# Annex

ANNEX

## THE EUROPEAN COMMUNITY AND THE CO-WORKING WIFE

Below follows a summary of the treatment within the European Community of the educational situation of co-working wives. Generally, discussions have concentrated just as much or more on co-working rural women. If nothing else is indicated, all categories of co-working wives are thus concerned.

### European Parliament

In the parliamentary resolution from February 1981 concerning the position of women in the European Community, worked out by the ad hoc committee on women's rights, the Commission is urged to draw up a European Statute for the category of co-working wives in family enterprises. Among other things, it should grant a right to training and education in the particular fields of the enterprise concerned to enable the women to obtain the required professional expertise.

Furhter, the Commission and the Council are urged to propose and adopt a directive concerning the financing of a scheme for temporary assistance for agriculture with a view to enabling wives of farmers to obtain an education and to participate in social life.

The report which is the basis of the resolution, emphasizes the importance of participation by co-working women in educational activities concerning methods of accounting and administration so that the administration of the enterprise can be continually adapted to the latest developments. Participation in these courses, however, lead to many difficulties for the women. Obstacles include the following:

- the woman is sometimes not sufficiently aware of the important part she plays in the enterprise of the spouse, for which reason she does not consider it necessary to attend courses,



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- financial obstacles,
- lack of time,
- lack of temporary assistance.

The conclusions of the report about the barriers which restrict participation in further education are based on the results of a conference on women in small and medium-sized enterprises and in agriculture which the ad hoc committee on women's rights held in Milan in October 1981 with participation by experts from trade organizations and others (cf. list of references for report from conference).

The committee of inquiry into the situation of women in Europe, set up after the parliamentary debate on the position of women in the European Community, prepared in January 1982 a working document concerning the problems encountered by women in family businesses in trades and crafts and agriculture. The document sets out a plan for investigation of the situation for unpaid women in family businesses. One of the proposed subject-areas for the investigation is the possibilities for temporary assistance with a view to enabling women to participate in training.

The Commission

According to the new action programme of the European Community for the advancement of equal opportunities for men and women for the period 1982-1985 (COM (81) 758 final), the principle of equal treatment of women in independent professions and agriculture, including co-working wives, should be strengthened, which may be effected by e.g. i improving women's opportunities for access to training, including technical subjects and managerial functions. In that connection, reference is made to directive 72/161/EEC concerning the provision of socio-economic guidance for and the acquisition of occupational skills by persons engaged

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in agriculture. Article 5 of the directive lays down that member states shall set up schemes to encourage the vocational training of farmers, hired and family agricultural workers. Member states are directed to establish and develop training centres and courses and to award students grants or allowances. Expenditure in this connection will be reimbursed by the Guidance section of the EAGGF-Committee according to fixed rates.

Those who are particularly interested are referred to the report mentioned in the list of references on the seminar held in 1975 concerning the economic and social position of women in small and medium-sized enterprises, arranged by CEPFAR (European Training and Development Centre for Farming and Rural Life).

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Speeches by Italian experts to the conference of the European Parliament in Milan:

- Ms. Serravalle, Confederazione Nazionale dell'Artigianato

- Ms. Grisenti, Confederazione Generale Italiana dell'Artigianato (CGIA)

Correspondence with Ms. Grisenti, CGIA

**The European Community and the co-working wife**

Commission "ad hoc" pour les droits de la femme. - Compte rendu in extenso de l'audition publique sur la femme dans les petites et moyennes entreprises et dans l'agriculture et la femme et la sécurité sociale, page 50-69. PE 68.457

Replies by experts to the questionnaire for the use of the Milan conference, PE 67.817

Working documents from the ad hoc committee on women's rights:

No. 14 by Simone Martin on unpaid co-working wives engaged in trades and crafts and agriculture

No. 41 by Fuilet on the situation in the retail trade

No. 56 by Lenz, supplementary information on the position of rural women in the Federal Republic of Germany

Report by the ad hoc committee on women's rights on the position of women in the European Community, parts I and II, PE 67.021

Debates in the European Parliament concerning the report on the position of Women in the European Community

Final report drawn up by COPA (Committee of Agricultural Organizations) at the European seminar on the situation of women farmers in the Community - equal opportunities for men and women, held in Frascati in June 1980, PE 66.228

Committee of inquiry into the situation of women in Europe: working document on subject-area 10: Problems encountered by women in family businesses (trades and crafts and agriculture), Reporter Martin, PE 76.878/10

The new action programme of the Community for the advancement of equal opportunities for men and women 1982-1985 (COM (81)758 final)

Council Directive of April 17, 1972 concerning the provision of socio-economic guidance for and the acquisition of occupational skills by persons engaged in agriculture. (72/161/EEC)

Report from the CEPFAR seminar concerning the economic and social position of women in small and medium sized enterprises in Europe, held at Strasburg on December 1-5, 1975, and the reports of countries compiled for it, and reports from the group work

**General information**

Definition of small and medium sized enterprises and the artisanat, April 1976. 413/III/76-E, by the Commission

Independent working women, report by Blanche Sousi-Roubi, V/845/81

Interview with Blanche Sousi-Roubi.

CEDEFOP — European Centre for the Development of Vocational Training

**Equal opportunities and vocational training**

**Qualifications and educational needs of co-working spouses of owners of small and medium sized enterprises**

Karin Riis-Jørgensen

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